

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re: §  
§  
ZAIBAK, EMAD OMAR § Case No. 09-41620  
§  
Debtor(s) §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Robert B. Katz, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: (Without deducting any secured claims)	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )				
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )				
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )				
<b>TOTAL DISBURSEMENTS</b>	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: \_\_\_\_\_ By: /s/Robert B. Katz, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
<b>TOTAL GROSS RECEIPTS</b>		<b>\$</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
<b>TOTAL SECURED CLAIMS</b>			<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
ROBERT B. KATZ					
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
DAVID BROWN					
ALAN D. LASKO & ASSOCIATES, P.C.					
ALAN D. LASKO & ASSOCIATES, P.C.					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000001	AMERICAN EXPRESS BANK, FSB					
000003	AMERICAN INFOSOURCE LP AS AGENT FOR					
000006	ARCHER BANK					
000002	DR. NOURI AL-KHALED					
000005	FIA CARD SERVICES, N.A.					
000004	ROUNDUP FUNDING, LLC					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

FORM 1  
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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

Page: 1  
 Exhibit 8

## ASSET CASES

Case No: 09-41620 CAD Judge: CAROL A. DOYLE  
 Case Name: ZAIBAK, EMAD OMAR

Trustee Name: Robert B. Katz, Trustee

Date Filed (f) or Converted (c): 11/02/09 (f)

341(a) Meeting Date: 12/17/09

Claims Bar Date: 09/30/11

For Period Ending: 12/21/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HOUSEHOLD GOODS	905.00	0.00		0.00	FA
2. WEARING APPAREL	200.00	0.00		0.00	FA
3. FURS & JEWELRY	150.00	0.00		0.00	FA
4. STOCK Sacramento Commons 3508, 3510, 3512, 3514 and 3516, Inc.	0.00	100,000.00		100,000.00	FA
5. Post-Petition Interest Deposits (u)	Unknown	N/A		2.37	FA

TOTALS (Excluding Unknown Values)

\$1,255.00

\$100,000.00

\$100,002.37

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee's counsel filed adversary complaint. Controversy settled for \$100,000.00 paid to this estate.

Initial Projected Date of Final Report (TFR): 12/31/12

Current Projected Date of Final Report (TFR): 12/31/13

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-41620 -CAD  
Case Name: ZAIBAK, EMAD OMAR

Trustee Name: Robert B. Katz, Trustee  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*6912 Checking Account

Taxpayer ID No: \*\*\*\*\*1949  
For Period Ending: 12/21/12

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/30/12			BALANCE FORWARD				0.00
11/02/12	000101	Trsf In From BANK OF AMERICA ROBERT B. KATZ 53 W. Jackson Suite 1320 Chicago, IL 60604	INITIAL WIRE TRANSFER IN Chapter 7 Compensation/Expense	9999-000 2100-000	99,646.23		99,646.23 91,396.11
11/02/12	000102	David R. Brown Springer, Brown, Covey, Gaertner & Davis 400 South County Farm Road Suite 330 Wheaton, IL 60187	Attorney for Trustee Fees (Other Fi	3210-000		30,896.00	60,500.11
11/02/12	000103	Alan D. Lasko & Associates, P.C. 29 South LaSalle Street Suite 1240 Chicago, IL 60603	Accountant for Trustee Fees (Other			1,598.00	58,902.11
			Fees 1,579.60	3410-000			
			Expenses 18.40	3420-000			
11/02/12	000104	American Express Bank, FSB Becket and Lee LLP Attorneys/Agent for Creditor POB 3001 Malvern, PA 19355-0701	Claim 000001, Payment 2.11696% (1-1) CREDIT CARD DEBT(1-2) CREDIT CARD DEBT. Amending claim to Add Documentation (1-2) Modified to correct creditors address on 7/21/11 (ar)	7100-000		798.22	58,103.89
11/02/12	000105	Dr. Nouri Al-Khaled C/O Zubair A Khan Esq 560 W. Washington St Suite 240 Chicago, IL 60661	Claim 000002, Payment 2.11696%	7100-000		32,421.29	25,682.60
11/02/12	000106	American InfoSource LP as agent for Target	Claim 000003, Payment 2.11616%	7100-000		7.40	25,675.20

Page Subtotals 99,646.23 73,971.03

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Trustee Name: Robert B. Katz, Trustee  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*6912 Checking Account

Taxpayer ID No: \*\*\*\*\*1949  
For Period Ending: 12/21/12

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/02/12	000107	PO Box 248866 Oklahoma City, OK 73124-8866 Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Claim 000004, Payment 2.11735%	7100-000		9.61	25,665.59
11/02/12	000108	FIA CARD SERVICES, N.A. Bank of America NA (USA) MBNA America Bank NA PO Box 15102 Wilmington, DE 19886-5102	Claim 000005, Payment 2.11670% (5-1) Modified to correct creditors address on 7/12/11 (ar)	7100-000		35.23	25,630.36
11/02/12	000109	Archer Bank Allegiance Community Bank c/o Martin & Karcazes Ltd 161 N Clark Ste 550 Chicago, IL 60601	Claim 000006, Payment 2.11696% (6-1) Loan Guaranties (6-1) Modified to correct creditors address on 10/3/11 (ar)	7100-000		25,630.36	0.00

COLUMN TOTALS	99,646.23	99,646.23	0.00
Less: Bank Transfers/CD's	99,646.23	0.00	
Subtotal	0.00	99,646.23	
Less: Payments to Debtors		0.00	
Net	0.00	99,646.23	

Page Subtotals 0.00 25,675.20



ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-41620 -CAD  
Case Name: ZAIBAK, EMAD OMAR

Trustee Name: Robert B. Katz, Trustee  
Bank Name: BANK OF AMERICA  
Account Number / CD #: \*\*\*\*\*2567 Money Market Account (Interest Earn

Taxpayer ID No: \*\*\*\*\*1949  
For Period Ending: 12/21/12

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/30/12	4	Chicago Title Insurance Company 601 Riverside Avenue Bldg. 5, 6th Floor Jacksonville, FL 32204	BALANCE FORWARD Settlement re: 11A00575	1129-000	100,000.00		0.00 100,000.00
06/29/12	5	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.73		100,000.73
06/29/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		106.56	99,894.17
07/31/12	5	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.85		99,895.02
07/31/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		131.01	99,764.01
08/30/12	5	BANK OF AMERICA	INTEREST REC'D FROM BANK	1270-000	0.79		99,764.80
08/30/12		BANK OF AMERICA 901 MAIN STREET 10TH FLOOR DALLAS, TX 75283	BANK FEES	2600-000		118.57	99,646.23
08/30/12		Trsf To ASSOCIATED BANK	FINAL TRANSFER	9999-000		99,646.23	0.00

COLUMN TOTALS	100,002.37	100,002.37	0.00
Less: Bank Transfers/CD's	0.00	99,646.23	
Subtotal	100,002.37	356.14	
Less: Payments to Debtors		0.00	
Net	100,002.37	356.14	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****6912	0.00	99,646.23	0.00
Money Market Account (Interest Earn - *****2567	100,002.37	356.14	0.00
	100,002.37	100,002.37	0.00
(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand	

Page Subtotals 100,002.37 100,002.37

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 09-41620 -CAD  
Case Name: ZAIBAK, EMAD OMAR

Trustee Name: Robert B. Katz, Trustee  
Bank Name: BANK OF AMERICA  
Account Number / CD #: \*\*\*\*\*2567 Money Market Account (Interest Earn

Taxpayer ID No: \*\*\*\*\*1949  
For Period Ending: 12/21/12

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Checking Account - \*\*\*\*\*6912

Money Market Account (Interest Earn - \*\*\*\*\*2567

Trustee's Signature: /s/ Robert B. Katz, Trustee Date: 12/21/12  
ROBERT B. KATZ, TRUSTEE

Page Subtotals 0.00 0.00